

GFT Technologies SE

# Investor Presentation

April 2026



---

# Let's Go Beyond the Hype\_

We Create Impact with AI

We are the Artificial Intelligence  
Digital Transformation Challenger

# GFT – A Global AI-Centric Digital Transformation Pioneer

GFT is a global leader in mission-critical software engineering and AI-enabled transformation, with decades of delivery excellence, strong client relationships, and partnerships with hyperscalers including AWS, Google Cloud, and Microsoft Azure.

## Our Core Offerings:

### Platform Modernization

(Cloud Migration, Core Systems)

### Engineering & Regulatory Services

(Managed Services, Compliance)

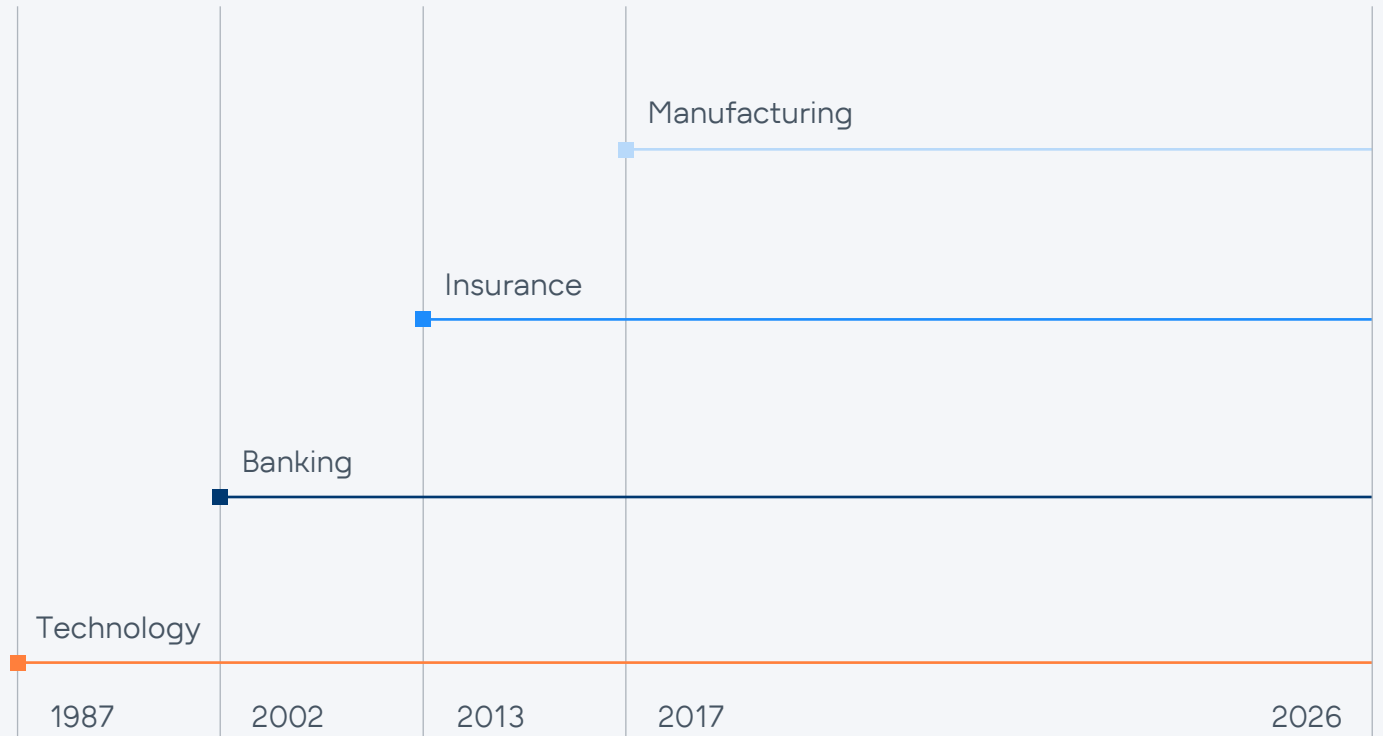
### Data & AI

(Agentic/GenAI, Analytics, Automation)

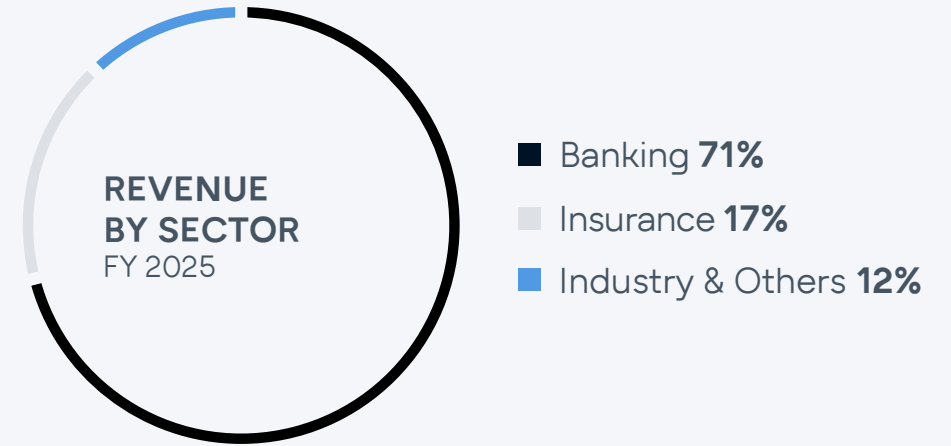
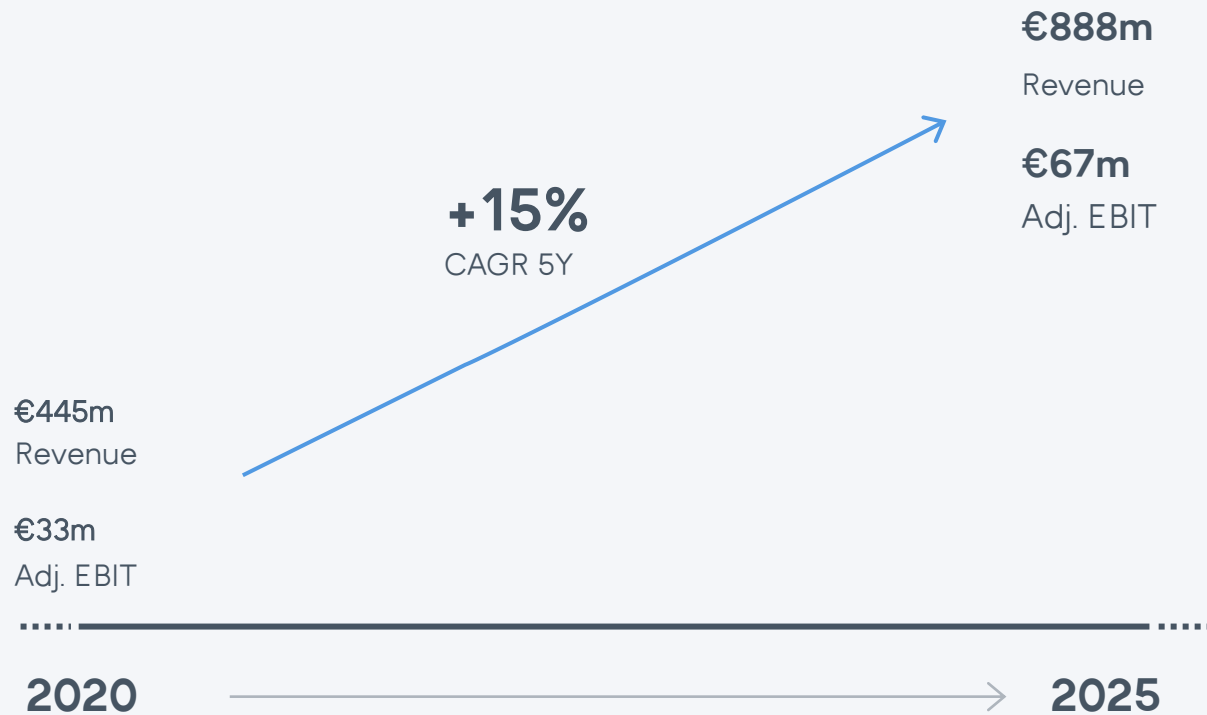
## Our Products:



## 35+ Years of Expansion



# Scaling AI-Driven Software Engineering Growth for Financial Services and Other Highly Regulated Sectors



## Top 3 markets (FY 2025)

BRAZIL | GERMANY | SPAIN

45% of total group revenue

# Efficient Global Delivery Platform – Focus on Smartshoring and Growing India



MARKETS  
**20+**

NEAR- & OFFSHORE  
DELIVERY LOCATIONS  
**7**



Americas, UK & APAC **63%**  
Continental Europe **37%**

GLOBAL PRESENCE

**12,000**

>1,500 AI-powered  
client projects

AI-TRAINED TALENTS

**>95%**

# We create impact. The market takes note.

The market judges by outcomes. GFT Technologies' measurable impact was once again recognized by leading analysts and industry awards.



Leader in IDC MarketScape Cloud-Native Core Banking Implementation Services



Leader in Insurance Digital Transformation Services in 2026 SPARK Matrix



#1 globally in Digital Banking Services in the 2025 SPARK Matrix



Emerging Specialist in Generative AI Services in the 2025 Gartner® Innovation Guide



Representative Vendor in Forrester AI Technical Services Landscape



Best Use of IT in Consumer Finance & Financial Services Collaboration of the Year

# Writing Global Success Stories

## US Tier 1 bank

- New lending platform built with AWS and Thought Machine
- Modernization of global payments on AWS for resilience and scale
- First externally exposed APIs enabling integration with major retail partner
- Supported seamless launch of co-branded credit card



- Full cloud modernization program
- Migration of 6000+ workloads impacting 50 million customers
- Cloud-native development and GenAI adoption with AWS
- Results: deployment times cut from 120 days to 1 day, 98% fewer incidents

## Deutsche Bank



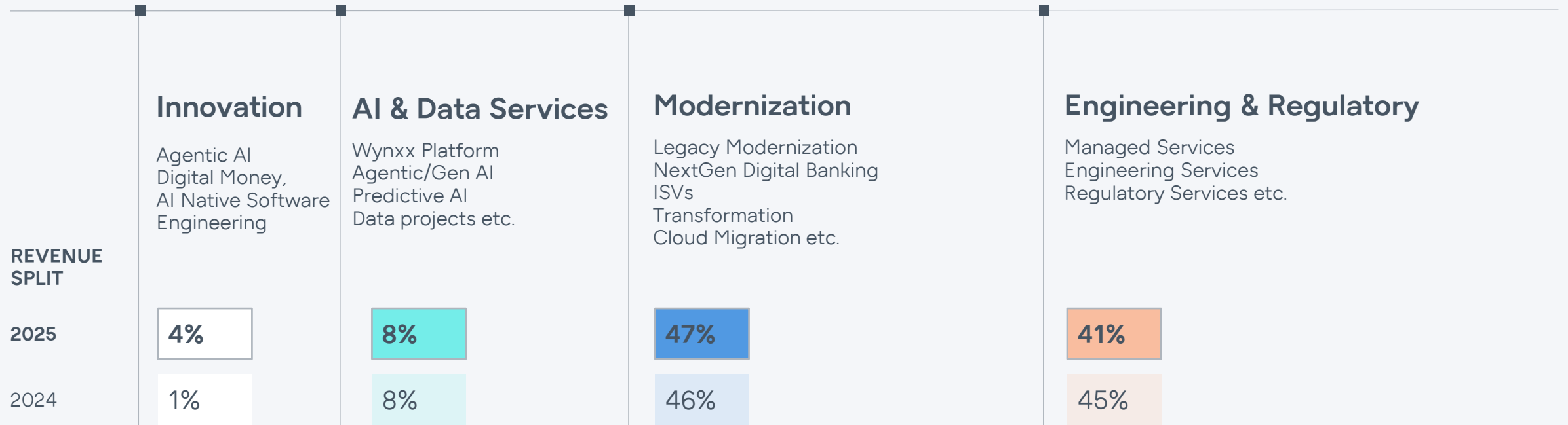
- Long-term strategic partnership across major tech transformations
- Key role in hybrid-cloud program with Google Cloud
- Standardized architectures and solved financial-sector compliance hurdles
- Results: up to 50% faster data processing, 16–20× better system recovery



- Integration of Wynxx to streamline planning, testing, documentation in the SDLC
- Improve software quality and development process (standardize tools and code)
- 180 staff trained across 20 squads – small, cross-functional teams that plan, build, and test digital solutions
- Results: 40% measurable productivity gain; faster respond to market needs, shortened delivery times, clearer visibility

# We Enable our Clients to Boost their Productivity

**Artificial Intelligence** is an integral part of the overall GFT offering.



# 5-Year Strategy

# GFT AI-Centric 5-Year Strategy

More relevant than ever and reinforced by major AI market shifts

## Our Vision

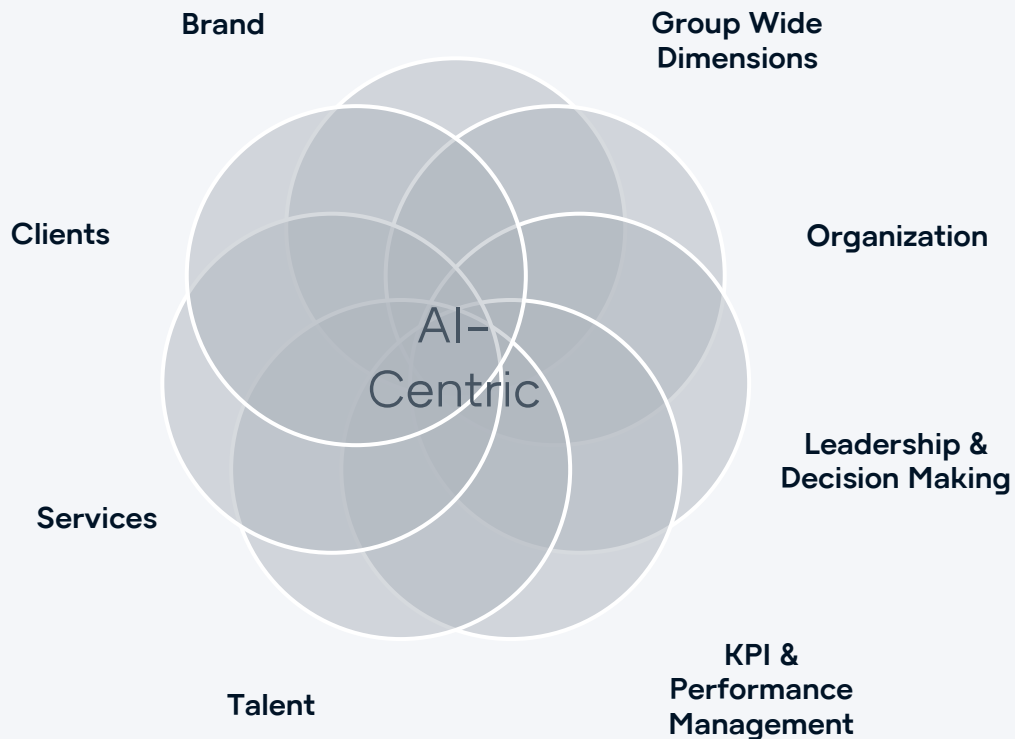
To be the best **responsible AI-Centric** digital transformation company in the world.

## Our Mission

To bring the best **responsible AI-Centric** digital solutions, software development, and technology services to every company in the world.

# GFT AI-Centric 5-Year Strategy

More relevant than ever and reinforced by major AI market shifts



- Transform into an AI-Centric Digital Transformation Company
- Design and implement next-gen technology brand & positioning ✓
- Global accounts, Tier 1 and Tier 2 clients expansion program ✓
- Improve high value-added services, offerings & differentiation ✓
- Accelerate corporate innovation and asset creation
- Improve smartshore, efficiency and growing India
- Profitability engineering and generating scale effects
- M&A expansion program focused on HVAS\* and ISVs\*

# The Legacy Modernization Provides Huge Market Opportunities

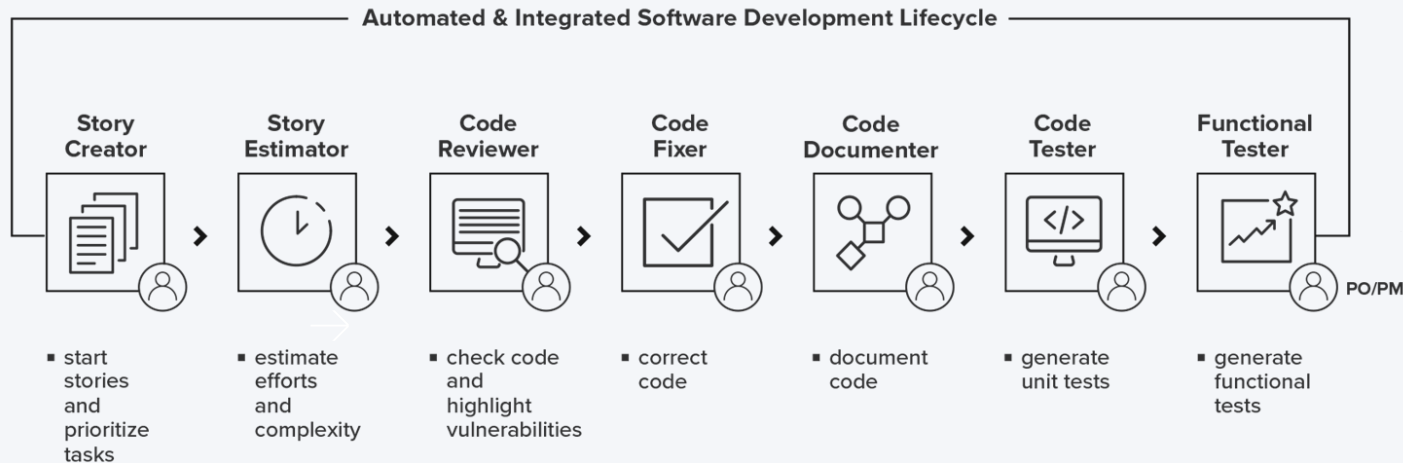
- Modernization market expected to double from ~\$25B to ~\$57B by 2030 (~18% CAGR), outpacing traditional IT services by 3–4x
- 62% of U.S. organizations still rely on legacy systems
- 75% of banks run on legacy core systems, constrained by regulatory change, time-to-market and total cost of ownership
- Estimated 250 billion lines of COBOL in active use globally
- Forbes Global 2000 companies hold ~\$1.5 to \$2 trillion in technical debt
- “AI can compress legacy modernization timelines from years to quarters, unlocking massive productivity and cost advantages”  
Anthropic Feb 2026

AI is breaking down the barriers of change in legacy systems and unlocking multi-year structural opportunities – making modernization projects feasible, affordable, less-risky and impactful



# Driving Strong Growth

Generative AI product to improve productivity and accelerate the Software Development Life Cycle (SDLC)



MORE ABOUT GFT WYNXX

[Take a look](#)

# Wynxx Platform Expansion Agentic Studio and Marketplace

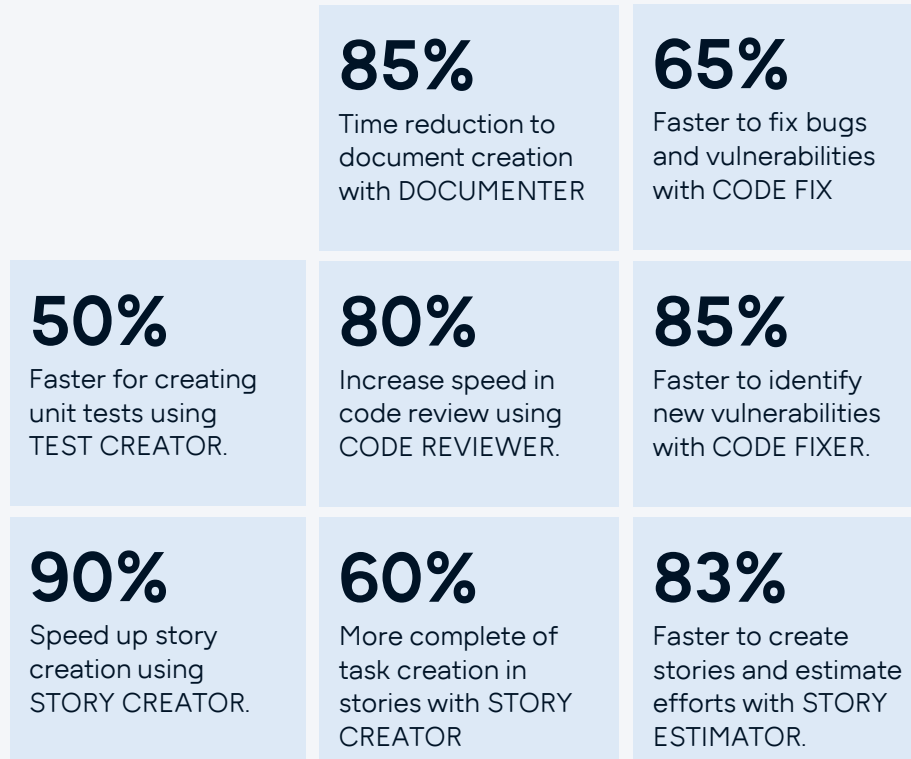


# Artificial Intelligence Modernization



## Major Achievements in 2025 with Wynxx

- Clients increased from 25 to 92 (+ >250%)
- Expansion to 8 countries
- Bradesco Insurance: proven 40% productivity improvement across a 180-FTE team focused on software development and Artificial Intelligence modernization
- 10,000+ GFT engineers already trained

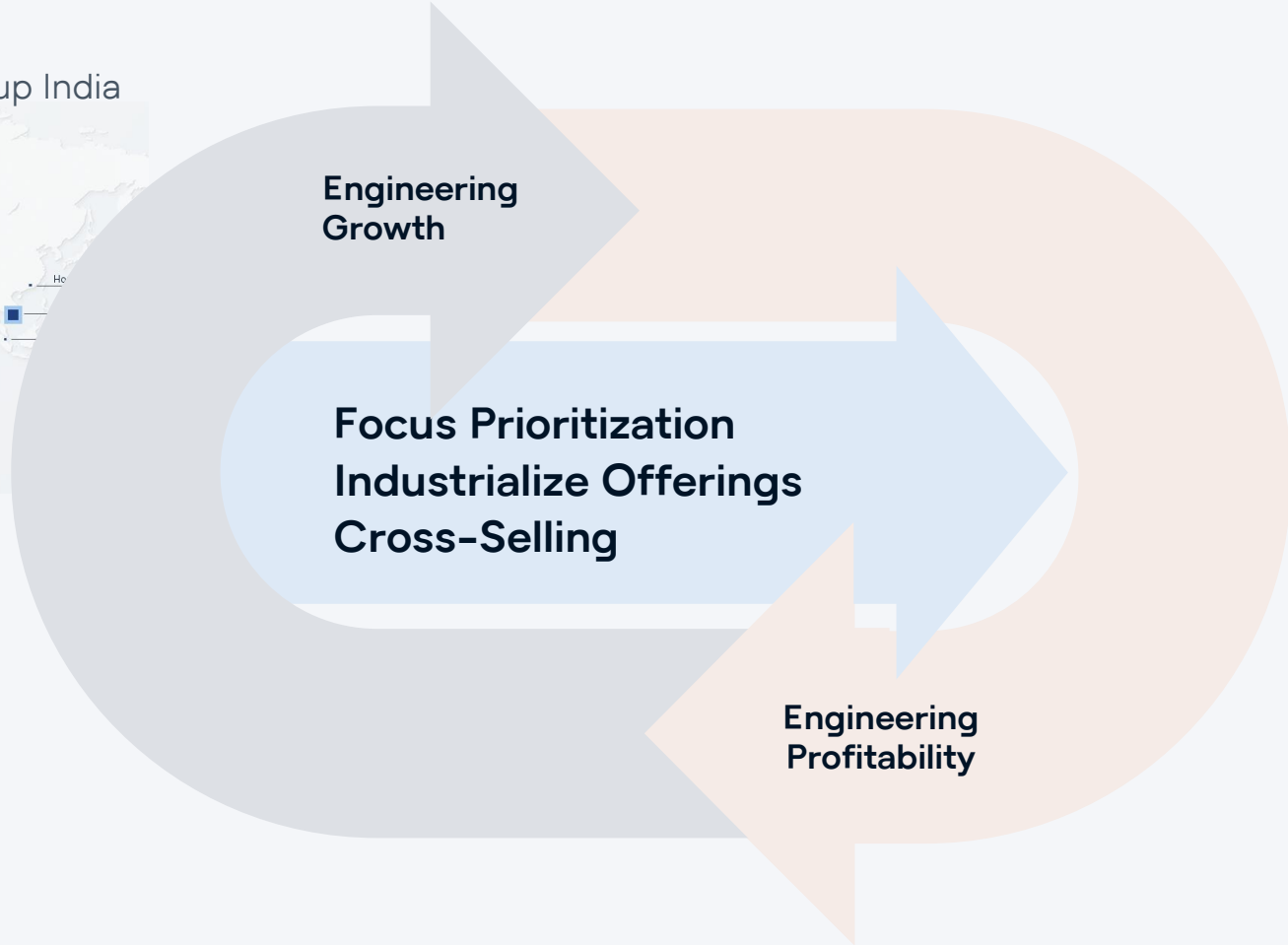


# Global Accounts, Tier 1 & Tier 2 Clients Expansion Program

Global Delivery Platform  
Focus on Smartshore and Startup India



High Value-Added Services,  
Offerings and Differentiation






Global Accounts, Tier 1 & Tier 2  
Clients Expansion Program



# Latest GFT Group Results & Outlook 2026

FY 2025

# Guidance Slightly Exceeded and Profitability Improved in Second Half

2025 Guidance	2025 Results	
REVENUE e ~ <b>€885m</b> 2% growth 5% in constant FX	REVENUE <b>€888m</b> 2% growth 5% in constant FX	
EBIT ADJUSTED e* ~ <b>€65m</b> 7.3% margin	EBIT ADJUSTED* <b>€67m</b> 7.6% margin	
EBT e ~ <b>€45m</b> 5.1% margin	EBT <b>€46m</b> 5.2% margin	

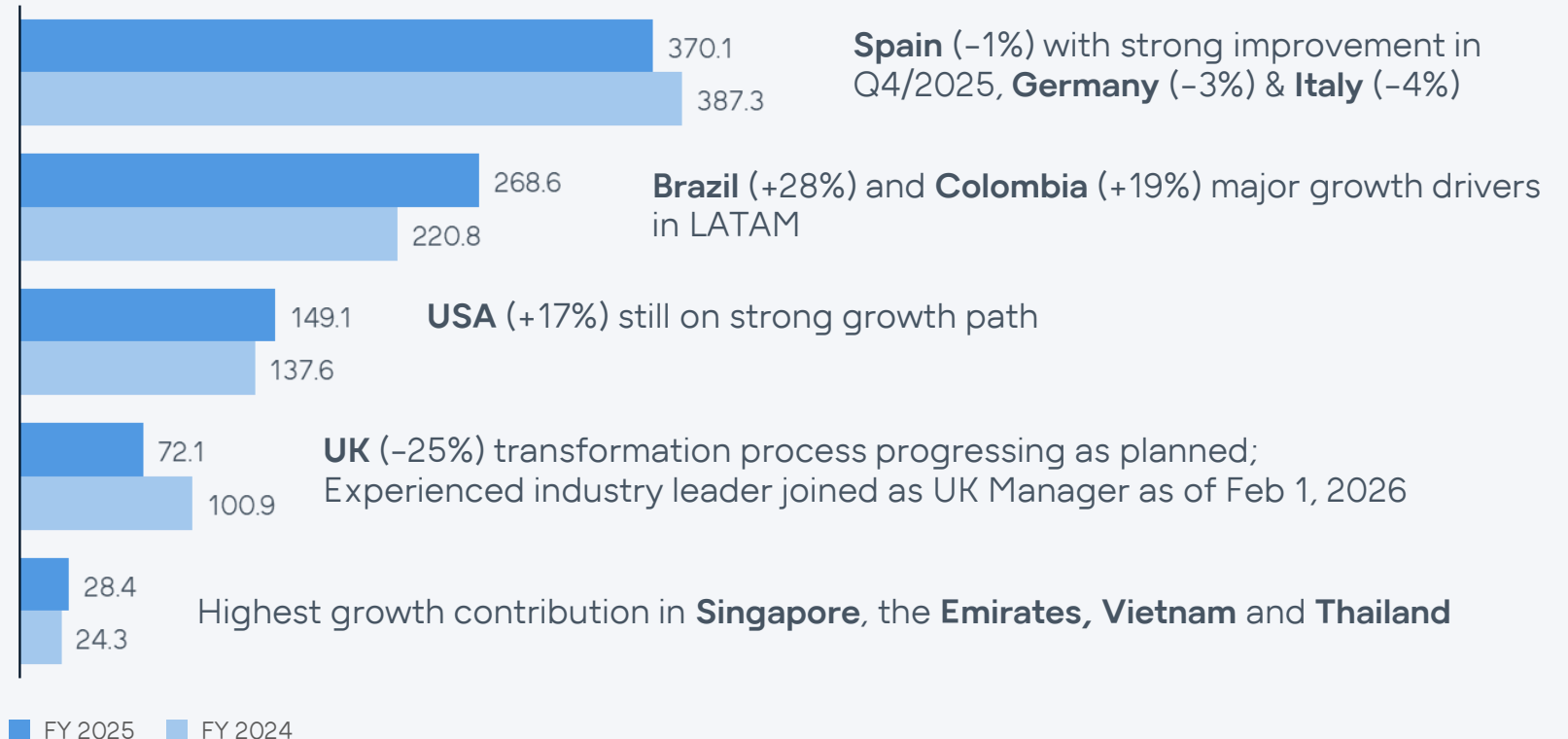
## Highlights 2025 vs. 2024

- **Profitability improved in H2/2025**
  - Adj. EBIT margin improved from 7.0% in 9M/2025 to 7.6% for the full year 2025
  - EBT margin improved from 4.9% in 9M/2025 to 5.2% for the full year 2025
- **Strong and profitable operating performance of all GFT units** excluding UK and Software Solutions in constant FX
  - 12% revenue growth | 9% EBIT adj. margin | 7.5% EBT margin
- **Main revenue growth markets and sectors**
  - Brazil: +28% | Colombia: +19%
  - USA: +17% | APAC & Others: +17%
  - Insurance +15% | Industry +14%
- **Dividend proposal of €0.50 per share (unchanged to 2025)**

\* Adjusted for M&A-related effects, capacity adjustments, share-based management remuneration effects, and other extraordinary items, details in backup and/or [key performance indicators](#) (gft.com)

# Dynamic Growth in North & Latin America Offsets Market Weakness in Europe & UK

	Share in %	YTD in €m	Δ%	
Europe	42%	370.1	-4%	↘
Latin America	30%	268.6	22%	↗
North America	17%	149.1	8%	↗
UK	8%	72.1	-29%	↘
APAC & Others*	3%	28.4	17%	↗



\*Others: 2024: €2.41m; 2025: €6.79m

# Outlook 2026: Strong Improvement in EBT Margin and Growth in Revenue with Continued AI-Centric Expansion

FY 2025 Results		FY 2026 Guidance
<b>REVENUE</b> <b>€888m</b> 2% growth 5% in constant FX	→	<b>REVENUE e</b> <b>~ €930m</b> +5% in constant FX
<b>EBIT ADJUSTED *</b> <b>€67m</b> 7.6% margin	→	<b>EBIT ADJUSTED e*</b> <b>~ €71m</b> 7.6% margin
<b>EBT</b> <b>€46m</b> 5.2% margin	↗	<b>EBT e</b> <b>~ €56m</b> 6.0% margin

- Strong improvement in EBT margin
- Growth in revenue driven by AI-Native engineering services combined with assets, IP and Wynxx Agentic AI Platform, while substituting traditional IT labor-based services
- Prioritize and expand Global Accounts, Tier 1 and Tier 2 clients
- Focused execution of our 5-year strategy and global strategic initiatives
- Investments in the modernization of Smaragd to an AI Cloud-based Anti-Money Laundering solution focusing on upcoming regulatory requirements in DACH region, Europe and globally
- Investments in assets and IPs based on Wynxx Agentic AI, AI-Native CoEs, workforce AI Reskilling and AI market infrastructure & platforms

\* Adjusted for M&A-related effects, capacity adjustments, share-based management remuneration effects, and other extraordinary items, details in backup and/or [key performance indicators](#) (gft.com)

# Additional Performance Indicators – Milestones for 2026

## Results 2025

FREE CASHFLOW ADJ.\*

**€28.0m**

Ø 2023-2025: € 36.1m

NET DEBT / EBITDA\*\*

**0.8**

Ø 2023-2025: 0.4

UTILIZATION

**92.2%**

Ø 2023-2025: 90.9%

## Milestones 2026

FREE CASHFLOW ADJ.\*

**~ €40m**

NET DEBT / EBITDA\*\*

**~ 0.2**

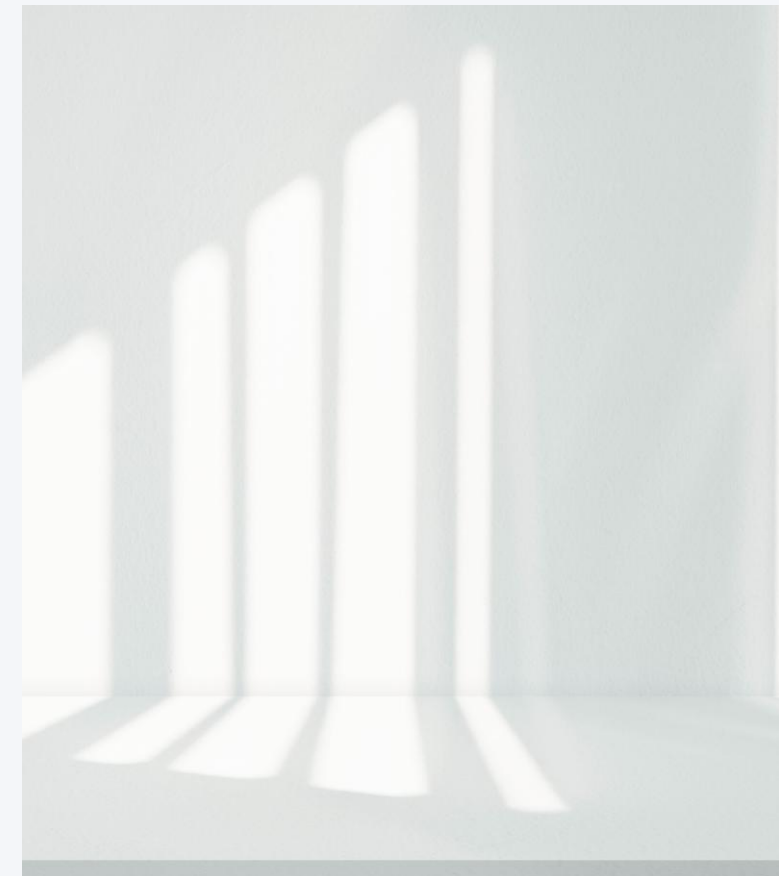
UTILIZATION

**~ 92%**

- Expected **Free Cashflow adjusted** reflecting slight reduction of working capital and increase of profitability
- **Net Debt** reflecting expectation of a further reduction of financing liabilities
- **Utilization** should be at a high but not at maximum level due to challenging market environment

\*Cash flow from operating activities less investments in intangible assets and property, plant and equipment (excluding investments in connection with business combinations) and payments for lease liabilities.; for details, see [key performance indicators](#) (gft.com)

\*\* Net debt comprises cash less liabilities to credit institutions



# Mid-Term Ambitions 2029 Confirmed

## Ambitions 2029\*

REVENUE e ~ **€1.5b**

EBIT ADJ. margin e ~ **9.5%**

HIGH VALUE-ADDED SERVICES ~ **50%**

SMARTSHORE VS ONSHORE ~ **40%**

### Continued revenue growth

- Focus on Global Accounts, Tier 1 and Tier 2 clients and cross-selling of high-value added offerings
- Organic growth accelerated by AI Legacy Modernization programs and AI-Native engineering Services combined with Assets, IP and Wynxx Agentic AI Platform
- Specialized acquisitions of high value-added services companies in existing GFT markets

### Improved profitability

- Service portfolio moving towards AI-Native engineering model and high value-added services at higher margins
- Expanding AI-Centric smartshore delivery contributing to overall margin improvement
- Focus on existing GFT markets and optimize operating model driving economies of scale
- Profitability engineering measures and normalization of Smaragd & GFT UK profitability will drive continuous operational margin improvement in years 2027-2029

\* As announced in March 2025.

# Your IR Team

**Andreas Herzog**

Head of Investor Relations & CSR Compliance

T +49 711 62042-323

[andreas.herzog@gft.com](mailto:andreas.herzog@gft.com)

**Maren Dallas**

Investor Relations Manager

T +49 711 62042-350

[maren.dallas@gft.com](mailto:maren.dallas@gft.com)

**Nicole Schüttforth**

Director Investor Relations

T +49 711 62042-387

[nicole.schuetforth@gft.com](mailto:nicole.schuetforth@gft.com)



Save resources: this presentation is optimized for screen use. Please avoid printing.

© 2025 | GFT Technologies SE and its affiliates. All rights reserved.



Connect with GFT Investor Relations on LinkedIn



# Backup

# Solid 'Isolated GFT Group Performance' in FY 2025 – 12% Growth and 9% Operating Margin

## REVENUE

in €m	2025	2024	Delta
GFT UK	80	116	-31%
Software Solutions	20	24	-17%
FX Group	-29	0	-
Sub-Total	71	140	-49%
→ <b>All Other GFT Units</b>	<b>817</b>	<b>731</b>	<b>12%</b>
2025 vs. 2024	888	871	2%

## EBIT ADJUSTED

in €m	2025	Margin	2024	Margin
GFT UK	-2	-2%	10	9%
Software Solutions	-2	-10%	1	4%
FX Group	-2		-1	
Sub-Total	-6	-8%	10	7%
→ <b>All Other GFT Units</b>	<b>73</b>	<b>9%</b>	<b>68</b>	<b>9%</b>
2025 vs. 2024	67	8%	78	9%

# Strong Execution on AI-Centric 5-Year Strategy

## Creating Impact and Tangible Results with AI and Leading on an AI-Native Era

### Q4 Highlights

- Successful scaling up of **Wynxx AI Agentic platform** reaching **8 countries, 92 clients (>250% growth in the year)** and total influenced contract value of **€70m+ (>700% growth in the year)**, leveraged mainly over **Anthropic Claude Models**, OpenAI and Gemini
- **Bradesco Seguros**, Latin America's largest insurance company, **expanded** utilization of **Wynxx AI Agentic platform** in **22% from 180 to 220 AI-Native FTE team, achieving 40% productivity increase** in software development and legacy modernization
- Development of Agentic AI solution for Credit Risk Operations for Tier 1 bank in Europe
- Scaling up Agentic AI platform to orchestrate engineering services and field maintenance for major Automotive in the USA
- Leading deployment and expansion of **Anthropic Claude Code** across **50 AI-Native Engineer team** and **GitHub Copilot** across **130 AI-Native engineer team** for key **Tier 1 clients in the USA**
- Launch of GFT Global **AI-Native Software Development CoE\*** for **Anthropic Claude Code** and **GitHub Copilot**
- Acceleration of GFT **AI Modernization** Offering powered by Wynxx Legacy Transformer
- Strategic expansion of Wynxx Agentic AI Platform – Foundation, Business Processes, DATA INTELLIGENCE, Studio and Marketplace



CoE = Center of Excellence

# Sustained Growth Momentum: Revenue +5% in Constant FX

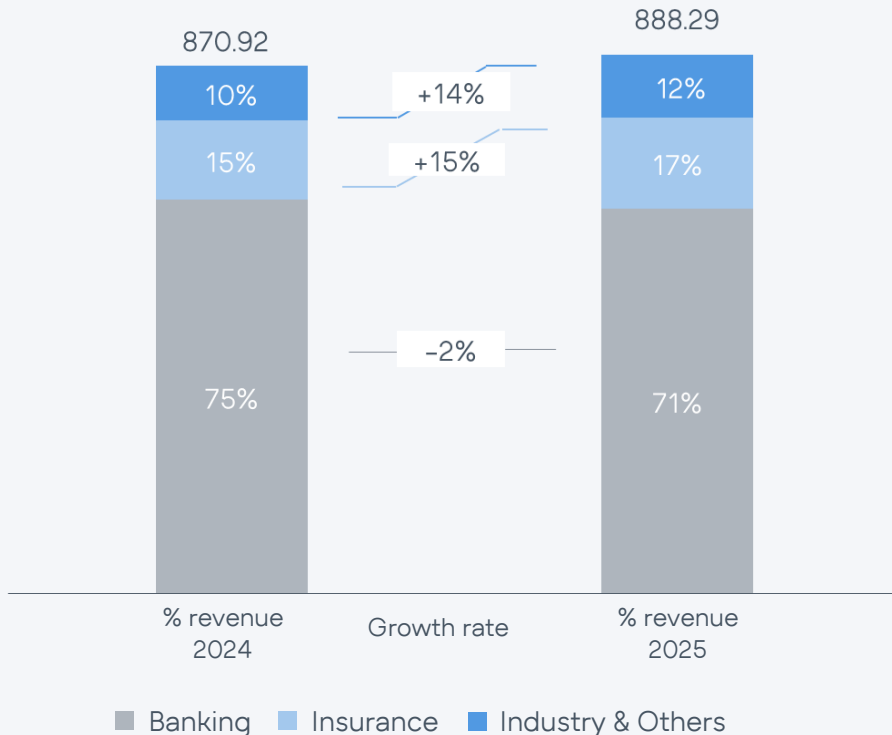
in €m	2025	2024	Δ
<b>Revenue</b>	<b>888.29</b>	<b>870.92</b>	<b>2%</b>
Order backlog	495.38	503.12	-2%
EBITDA	69.54	93.95	-26%
<b>EBIT adjusted*</b>	<b>67.44</b>	<b>78.05</b>	<b>-14%</b>
EBIT adjusted margin	7.6%	9.0%	
EBIT	49.42	70.99	-30%
EBT	46.01	65.01	-29%
Net income	32.89	46.48	-29%
Earnings per share (in €)	1.27	1.77	-28%

- Solid **revenue** growth of 2%, in constant currencies +5%
- **Order backlog**: -2%, in constant currencies +1%
- **EBIT adjusted** -14% mainly due to strategic realignment in UK and Software Solutions; EBIT adjusted margin at 7.6% (2024: 9.0%)
  - GFT UK & Software Solutions: EBIT adjusted -€14.8m vs 2024
  - All other GFT units: EBIT adjusted +€4.2m vs 2024
- **EBT** y-o-y development affected by
  - High one-off gain in 2024 amounting to €9.8m (provision release due to fiscal court proceeding in Brazil)
  - Increased capacity adjustments: -€13.2m (2024: -€10.4m)
  - Interest and M&A effects: -€8.6m (2024: -€13.9m)
  - Virtual share effects: +€0.4m (2024: +€1.5m)
- Stable **tax rate** of 29% (2024: 29%)

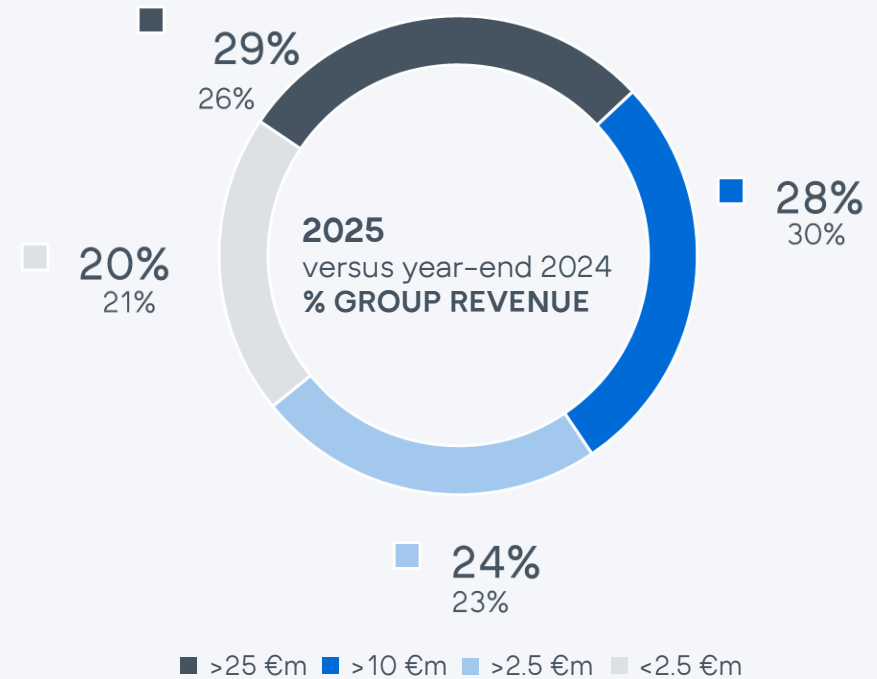
\* Adjusted for M&A-related effects, capacity adjustments, share-based management remuneration effects and other extraordinary items, details in backup and/or [key performance indicators](#) (gft.com)

# Driving Scalable Growth in Insurance and Industry

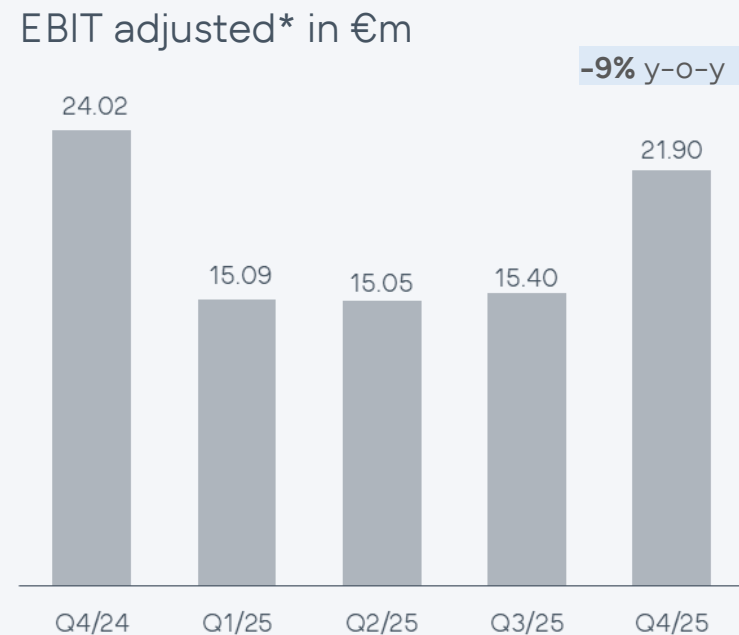
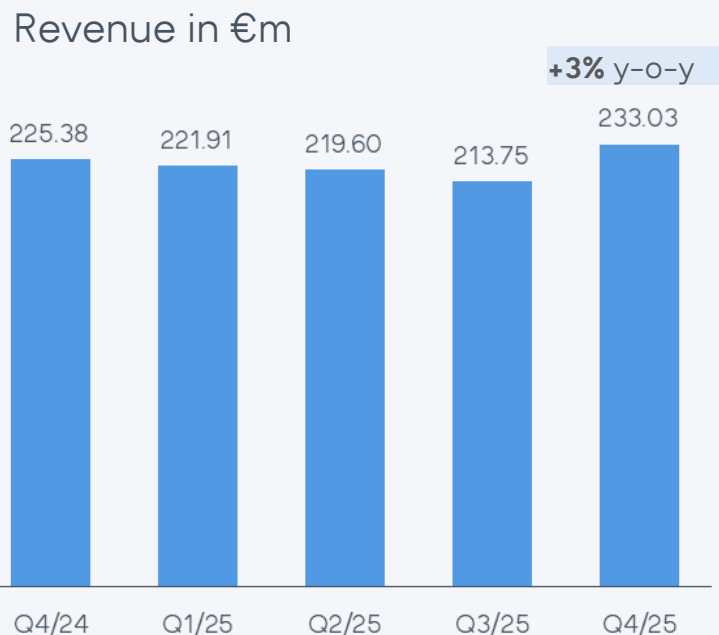
Strong Growth of Insurance and Industry & Others (+15% and +14%)



Well-Balanced Client Portfolio  
Largest Client with 11% of Total Revenue



# Adjusted EBIT margin improved from 7.2% in Q3 to 9.4% in Q4



**Q4/25 vs. Q4/24**

- Solid **revenue** growth y-o-y of 3% (7% in constant FX) mainly driven by Brazil, Spain and Colombia

- **EBIT adjusted** -9% in Q4/25 y-o-y mainly due to UK realignment; margin reached 9.4% in Q4/25 (Q4/24: 10.7%)

**Q4/25 vs. Q3/25**

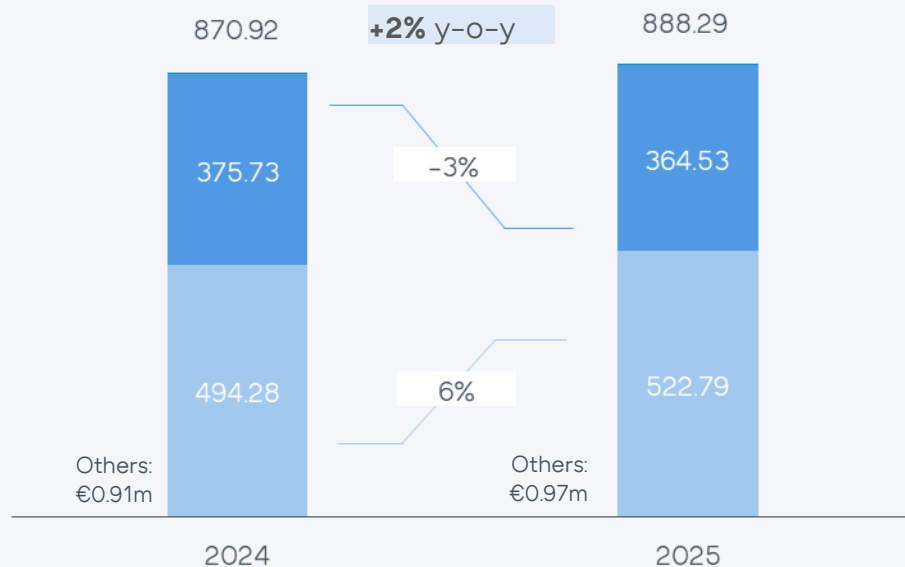
- Strong **revenue** growth in Q4 vs. Q3 with +9% mainly due to positive business development in Brazil, Poland Spain and Italy

- **EBIT adjusted** grew significantly by 42% vs. Q3 primarily driven by high profitability in Brazil, Spain and the USA; margin strongly improved from 7.2% in Q3/25 to 9.4% in Q4/25

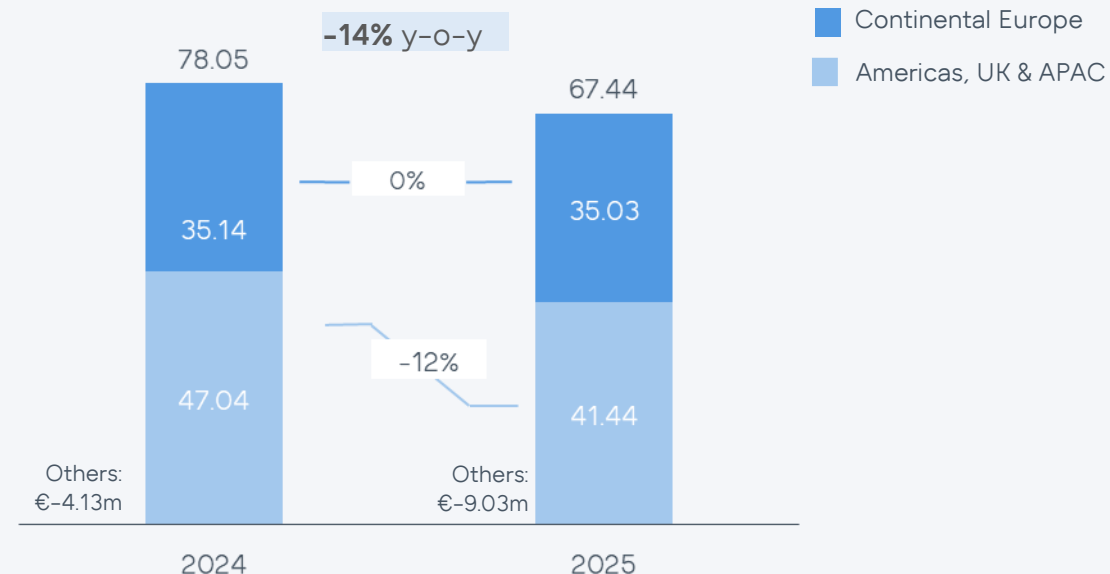
\* Adjusted for M&A-related effects, capacity adjustments, share-based management remuneration valuation effects and other extraordinary items; details in backup and/or [key performance indicators](#) (gft.com)

# 12% Constant FX Growth in the Americas, UK & APAC Segment

Revenue in €m



EBIT adjusted\* in €m



- **Continental Europe -3%** due to macro head-winds, particularly noticeable in Germany, Italy and Spain with improved tendency in Q4
- Strong performance in **Americas, UK & APAC** with +6% revenue growth and **+12%** in constant FX (mainly Brazil, Colombia, USA and Canada) more than offsetting UK decline

- **Stable EBIT adjusted** in Continental Europe y-o-y; significantly improved in Q4/25
- **Americas, UK & APAC:** -12% EBIT adjusted primarily due to business decline in UK partially offset by strong profitability in the USA and Brazil

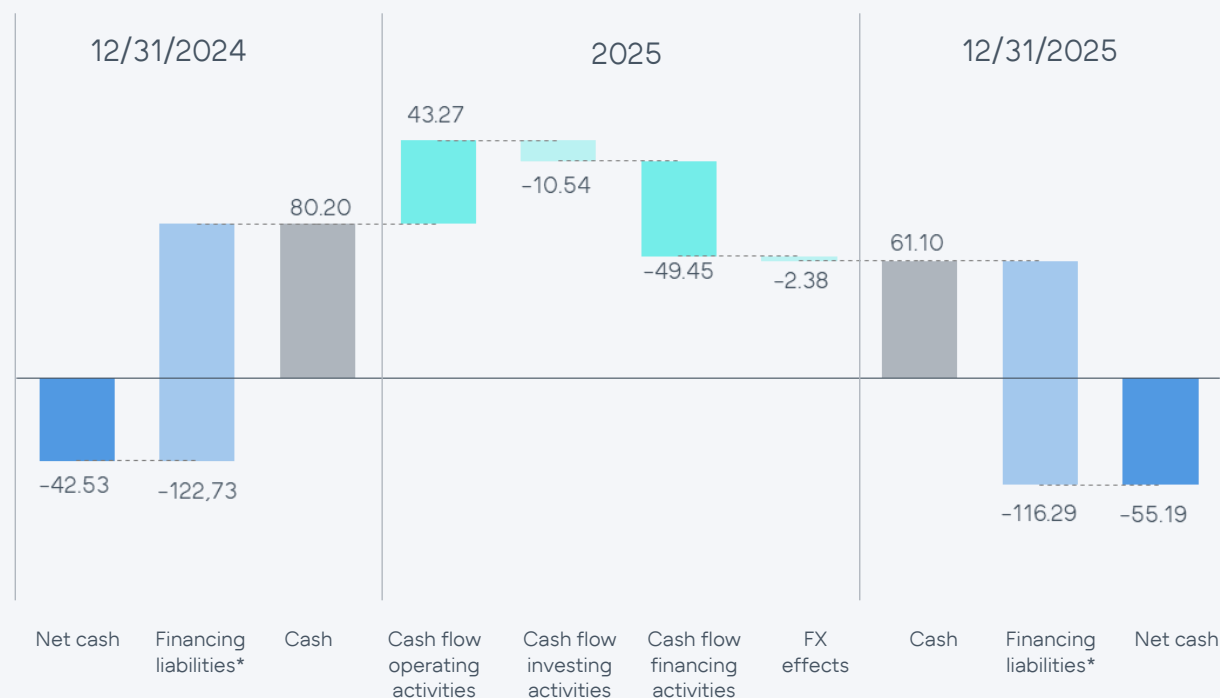
\* Adjusted for M&A-related effects, capacity adjustments, share-based management remuneration valuation effects and other extraordinary items; details in backup and/or [key performance indicators](#) (gft.com)

# Income Statement (€m) – Earnings Impacted by Significant One-off Effects

in €m	2025	2024	Δ%
<b>Revenue</b>	<b>888.29</b>	<b>870.92</b>	<b>2%</b>
Other operating income	14.70	28.35	-48%
Cost of purchased services	-114.46	-111.17	3%
Personnel expenses	-643.35	-622.30	3%
Other operating expenses	-75.64	-71.85	5%
<b>EBITDA</b>	<b>69.54</b>	<b>93.95</b>	<b>-26%</b>
Depreciation and amortization	-20.12	-22.96	-12%
<b>EBIT</b>	<b>49.42</b>	<b>70.99</b>	<b>-30%</b>
Financial result	-3.41	-5.98	-43%
<b>EBT</b>	<b>46.01</b>	<b>65.01</b>	<b>-29%</b>
Income taxes	-13.12	-18.53	-29%
<b>Net income</b>	<b>32.89</b>	<b>46.48</b>	<b>-29%</b>
Earnings per share (in €)	1.27	1.77	-28%

- Solid **revenue** growth of 2% primarily driven by cross-sector growth in Brazil. Adverse currency impact of €-28.92m (-3%)
- **Other operating income** decreased significantly by 48%, with prior year figure characterized by one-off provision release relating to fiscal proceeding in Brazil of €10.58m (excluding consultancy expenses of € 0.83m)
- **Ratio of cost of purchased services to revenue** of 12.9% in essence at previous year's level (2024: 12.8%)
- **Personnel costs** up by 3% mainly due to larger workforce in Brazil and higher capacity adjustments (€+2.88m), especially in UK. Ratio of personnel expenses excluding capacity adjustments plus purchased services to revenue increased to 83.8% (2024: 83.0%)
- **Other operating expenses** rose 5%, mainly due to higher software license rental costs and expanded sales and marketing activities
- **Decrease of depreciation and amortization** mainly attributed to declining amortization of intangible assets from purchase price allocations
- Effective **tax rate** with 28.5% at previous year's level

# Cash Flow Statement (€m) – Marked by Financing Activities and Increase in Working Capital



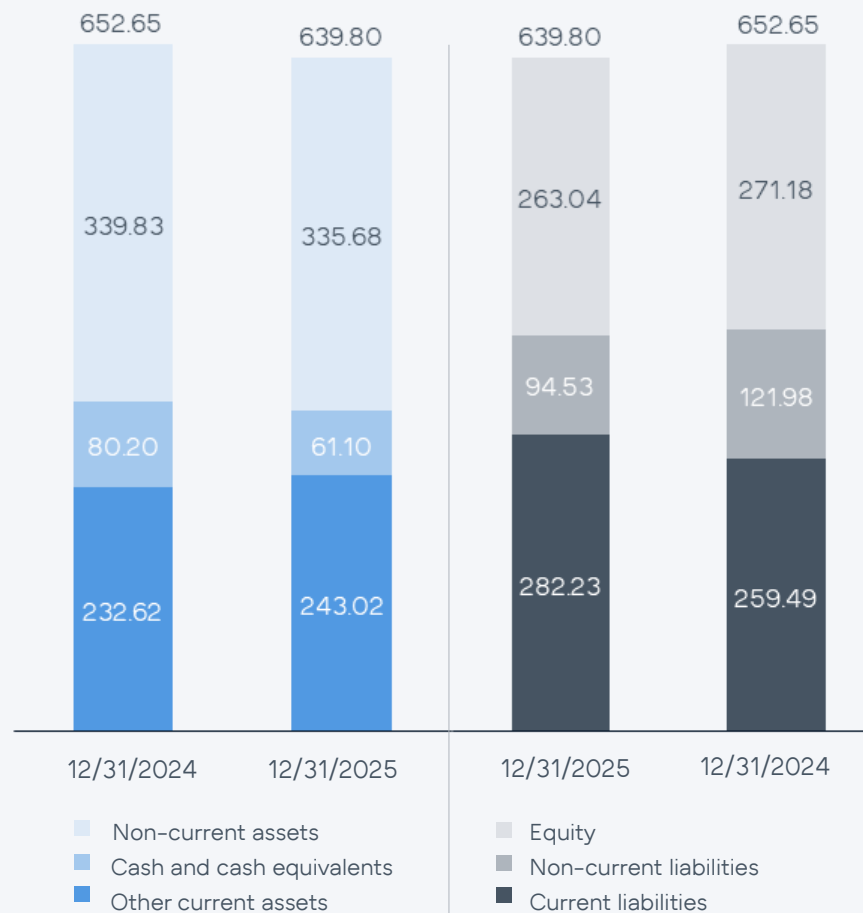
- **Net cash** down to €-55.19m (12/31/2024: €-42.53m) predominantly due to operating and financing activities
- **Cash flow from operating activities** of €43.27m (2024: €72.42m) reflects adverse working capital effects, mainly from increase in customer receivables of €9.16m (2024: €-14.66m).
- **Cash flow from investing activities** of €-10.54m (2024: €-82.24m) largely affected by cash outflows for Megawork acquisition of €-6.78m as well as investments in fixed assets of €-3.64m (2024: €-3.82m). Previous year's cash outflows substantially attributed to Sophos business combination
- **Cash flow from financing activities** of €-49.45m (2024: €26.81m) in essence influenced by acquisition of treasury shares of €-15.04m (2024: €0.00m), shareholders' dividend of €-13.04m (2024: €-13.16m) and net repayment of loans of €-10.00m (2024: net borrowings €51.91m)
- **Free cash flow adjusted\*\*** reduced to €27.96m (2024: €55.60m)

\* Financing liabilities include liabilities to banks

\*\* Cash flow from operating activities less investments in intangible assets and property, plant and equipment (excluding investments in connection with business combinations) and payments for lease liabilities; details: [key performance indicators \(gft.com\)](#)

## Balance Sheet (€m) – Solid Structure

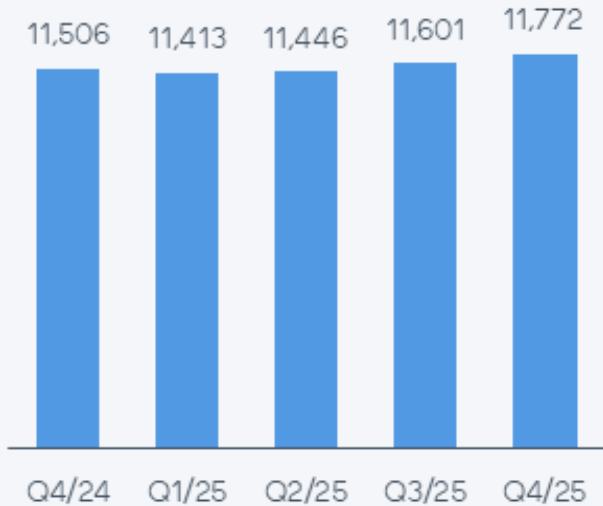
- **Balance sheet total** slightly down by 2% to €639.80m (12/31/2024: €652.65m), mainly attributed to decline of cash
- **Non-current assets** in essence at previous year's level of €335.68m (12/31/2024: €339.83m). Non-current assets mainly comprise of goodwill amounting to €224.54m (12/31/2024: €230.35m). Share of non-current assets as a proportion of total assets at 52.5% (12/31/2024: 52.1%)
- Decline in **cash and cash equivalents** by €19.10m to €61.10m due to acquisition of treasury shares of €15.04m and unfavorable working capital effects
- **Other current assets** increased by €10.40m to €243.02m (12/31/2024: €232.62m), primarily driven by higher receivables from contracts with customers of in total €197.88m (12/31/2024: €185.81m)



- **Equity** down by -3%; currency-adjusted up by 2%. Net income of €32.89m (2024: €46.48m) offset by acquisition of treasury shares of €15.04m (2024: €0.00m) and shareholder's dividend of €13.04m (2024: €13.16m) | equity ratio slightly reduced to 41.1% (12/31/2024: 41.6%)
- **Non-current liabilities** down to €94.53m (12/31/2024: €121.98m) mainly resulting from lower bank liabilities following the repayment and renewal of syndicated loan (€-20.34m) and lower other financial liabilities (€-4.52m), in essence associated with lease liabilities
- **Current liabilities** increased to €282.23m (12/31/2024: €259.49m), mainly driven by a rise in bank liabilities (€+13.91m) following the refinancing. In addition, other provisions up by €5.74m, primarily due to higher payroll tax obligations and outstanding supplier invoices

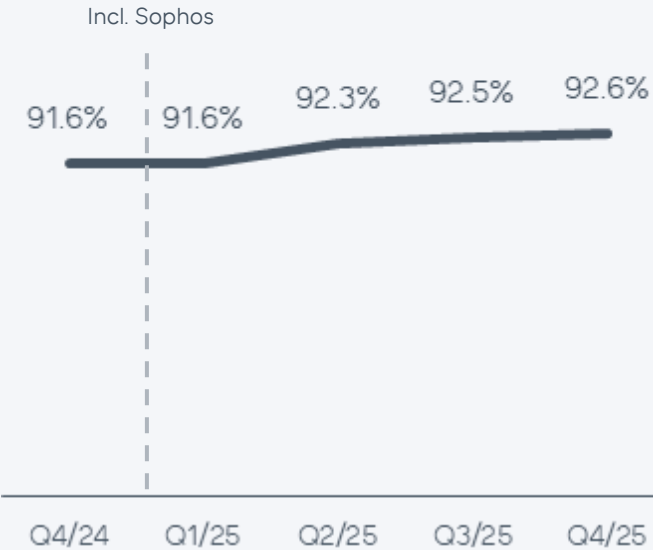
# Utilization Significantly Improved

Employees (FTE)



- **Workforce** +2% compared to year-end 2024  
 ↑ Brazil, Colombia, France, India, USA  
 ↓ Canada, Germany, Italy, Mexico, Poland, Spain, UK, Vietnam
- **Number of external contractors** up to 1,445 as at year-end 2025 (12/31/2024: 1,215)

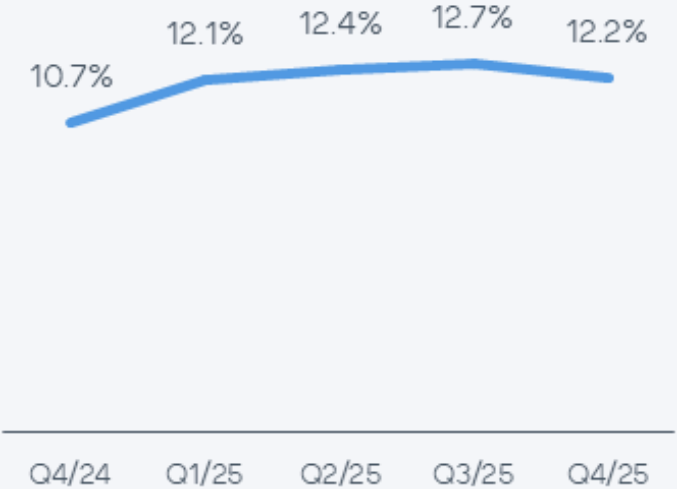
Utilization\*



- **Utilization rate** increased by 1 pp to 92.6% in Q4/25 vs. Q4/24 supported by the inclusion of Sophos

\* Including Sophos numbers from Q1/25 onwards

Attrition\*



- **Attrition** significantly up y-o-y (+1.5pp), but reduction in Q4/25

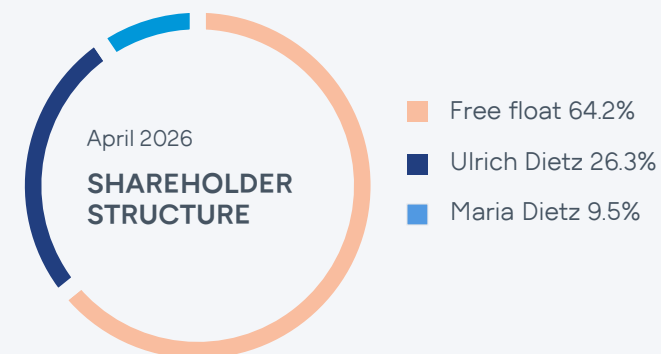
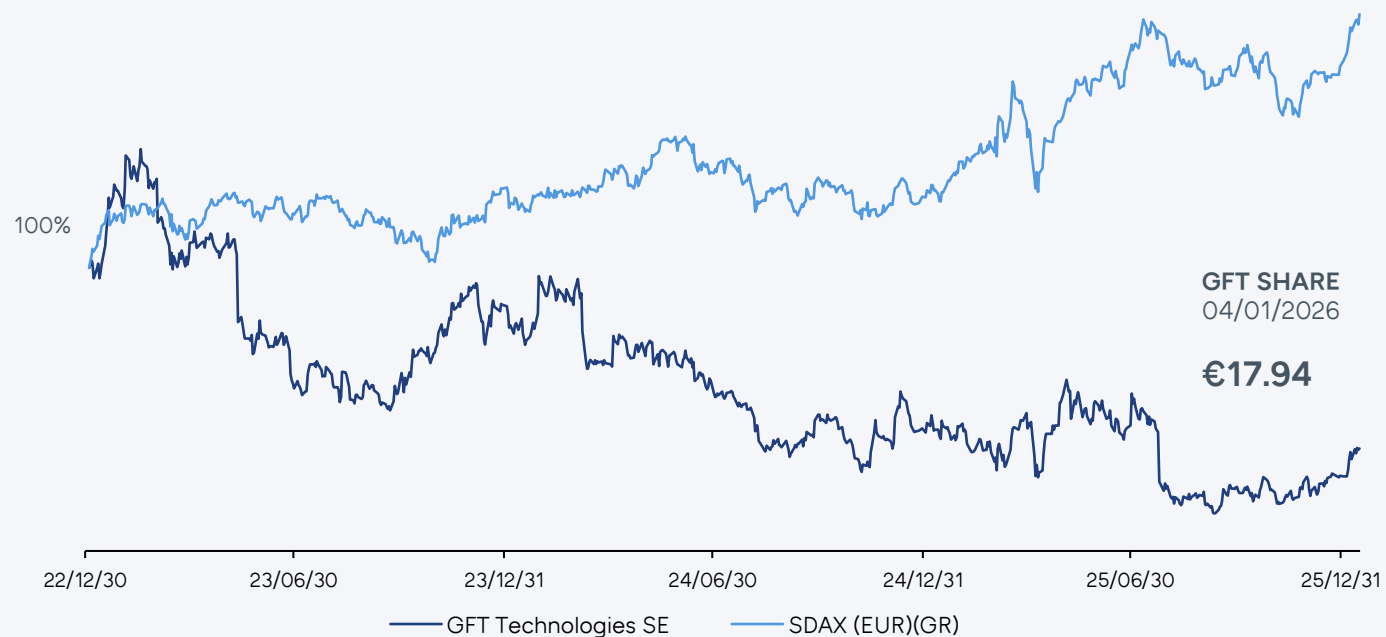
\* Attrition is calculated as trailing average of last 12 months

# Calculation of EBIT adjusted

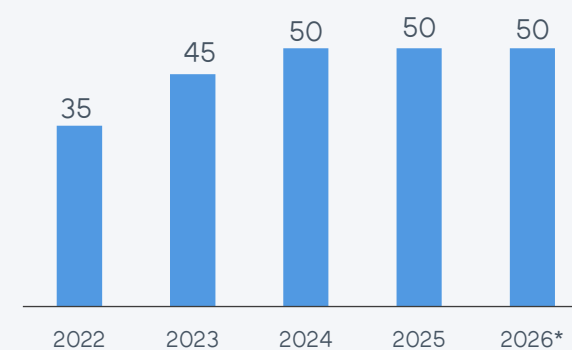
in €k	2025	2024
<b>Revenue</b>	<b>888,286</b>	<b>870,920</b>
<b>EBIT adjusted</b>	<b>67,441</b>	<b>78,048</b>
M&A effects	-5,191	-7,917
Capacity adjustments	-13,238	-10,364
Share-price related effects from measurement of management remuneration	406	1,469
Other extraordinary items	-	9,753
<b>EBIT</b>	<b>49,418</b>	<b>70,989</b>
Financial result	-3,405	-5,976
<b>EBT</b>	<b>46,013</b>	<b>65,013</b>
<b>EBIT adjusted margin</b>	<b>7.6%</b>	<b>9.0%</b>
<b>EBT margin</b>	<b>5.2%</b>	<b>7.5%</b>

# GFT Share

- Average target price €29, upside potential: >50%
- 7/7 analysts with BUY recommendation
- Stable shareholder structure
- Attractive dividend policy – Proposal for FY 2025: €0.50



## DIVIDEND PER SHARE IN € CENT



\* Dividend proposal for FY 2025

# Our Commitment To Responsible AI

At GFT “Responsible AI” is an integral part of our AI based business operations. We do not consider legal and ethical standards in AI as barriers but as requirements to ensure trust and sustainability for our AI solutions.



Ethics of Artificial  
Intelligence



GFT among first  
to sign EU AI PACT



Award winning GFT Data  
Protection Team

# Recognition for Sustainability

## Measurable ESG Performance

CDP	B	>	B
ISS ESG (Prime Status)	C+	>	C+
MSCI	BB	>	A
Eco Vadis (Bronze)	62	>	68 /100
Sustain- alytics	18.5 low risk	>	15.6 low risk

## Recognitions & Commitments

WE SUPPORT



2019 signed  
UN Global Compact



2030 emissions reduction  
targets approved by the  
independent SBTi



GFT recognized  
as one of the 25 best place  
to work in the world in 2024

## Our Goals



### Sustainability by Design

We drive new solutions and services to support sustainability aspects like energy efficiency, privacy and digital inclusion.



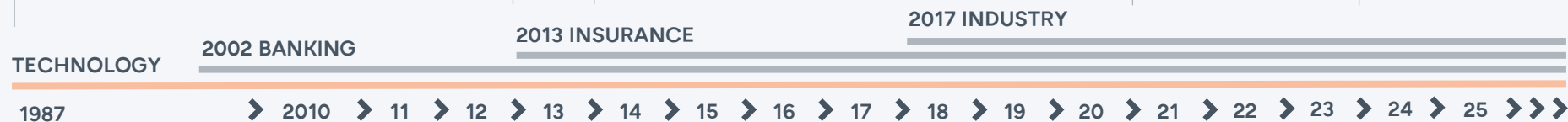
### Grow Tech Talent Worldwide

People are at the heart of the digital transformation. We create & empower talent for the IT industry.

# 35+ Years of Strategic Expansion

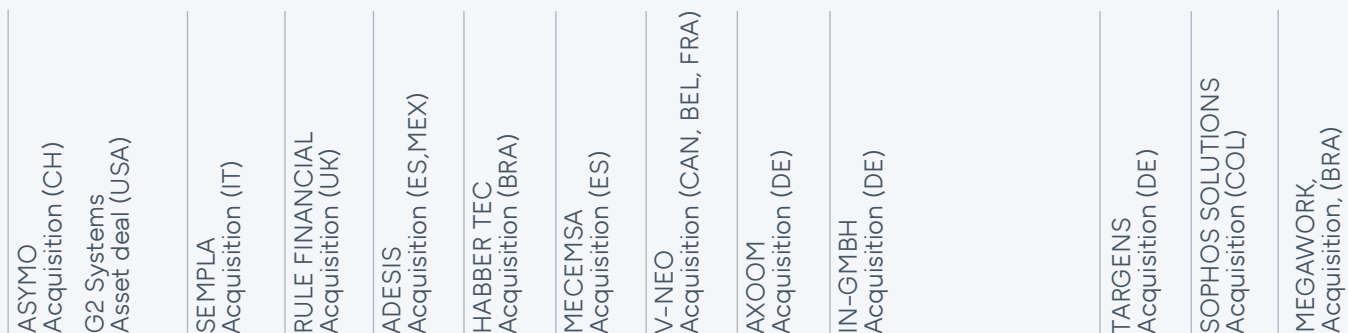
## GLOBALIZATION

- 1987 founded by Ulrich Dietz
- 1997 Switzerland
- 2001 Spain and UK
- 2005 Brazil
- 2008 USA



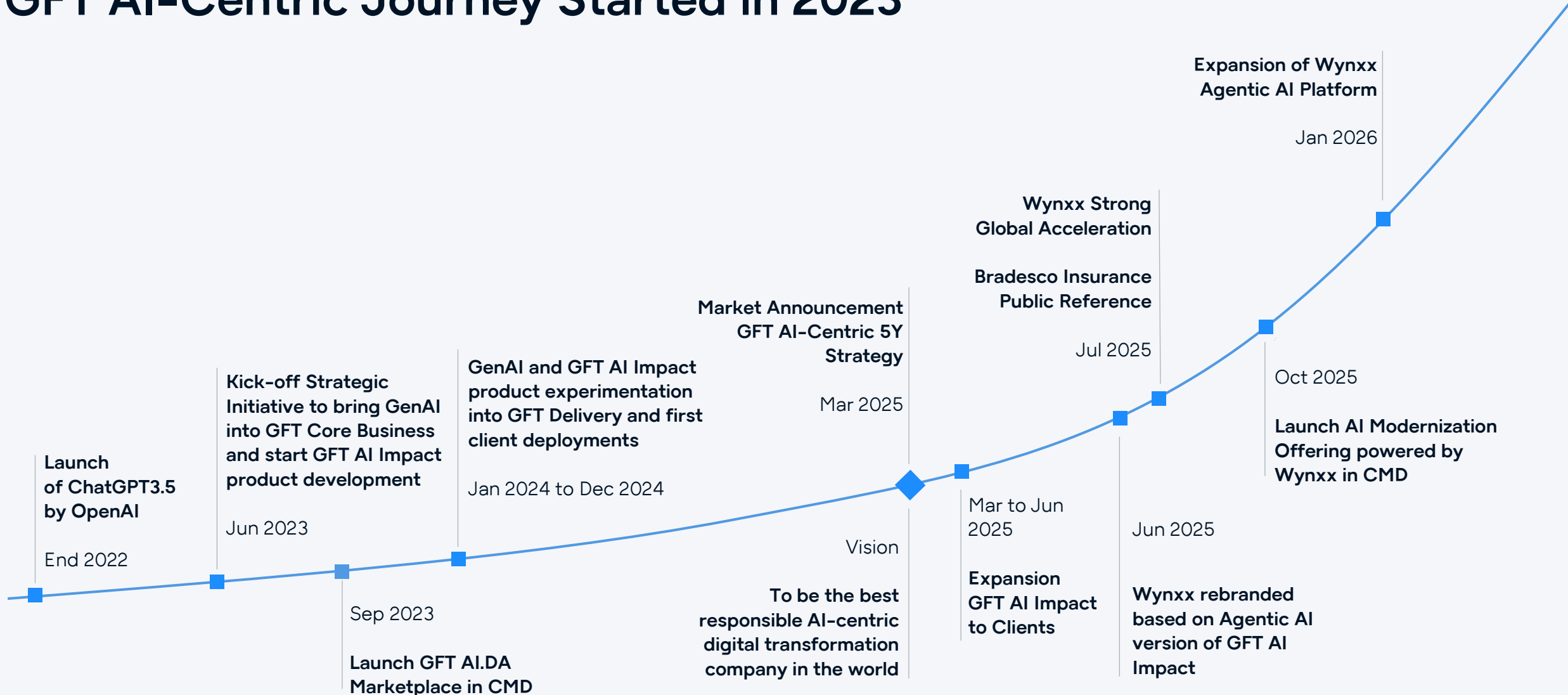
## MILESTONES

- 1990 Major project: GRIT (Object-oriented environment for graphical user interfaces)
- 1999 IPO  
GFT being listed on the German stock exchange
- 2001 Large IT-outsourcing Deutsche Bank (DE, ES)
- 2002 Nearshore development centre (ES)
- 2004 CMMI® Certification



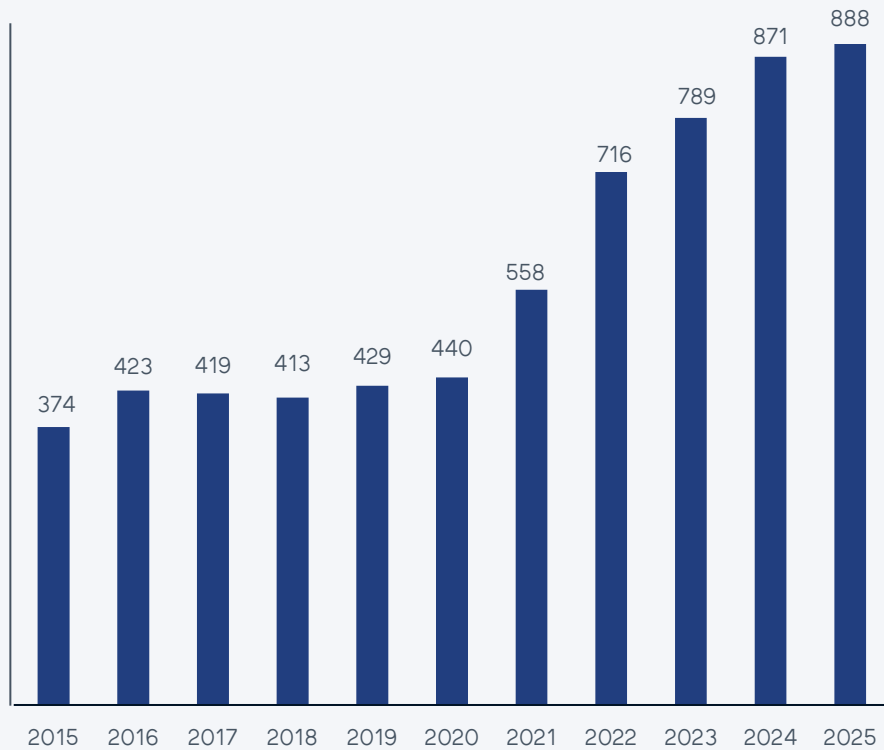
As of September, 2025

# GFT AI-Centric Journey Started in 2023



# 10-Year Development

Revenue – 10Y CAGR: **+9%**



Adjusted EBIT – 10Y CAGR: **+5%**

